

Issue 58: INSIDER'S EDGE: Medical Assistance for Kids and Secondary Insurance—The Fine Print

Why hello there, Insiders! It's finally SPRING! (Snow showers aside, that is.) In honor of the advent of the season, we're going to take a fresh look at a topic we've covered a few times in the past to clear up some confusion—children's benefits through the Medical Assistance Program.



After reading *Issue 51: INSIDER'S EDGE: Secondary Insurance and Medicaid Coverage*, readers had questions about how Medical Assistance coverage for kids works when they have other insurance. To refresh your memory, the following question was featured:

If a child has an income below 300% FPL and has private health insurance are they eligible for MCHP or MCHP Premium?

*No. To qualify for coverage through MCHP or MCHP Premium, a child **cannot** have other health insurance.*

Specifically, readers wanted to know if there are any circumstances in which a child can have *both* private health insurance *and* Medicaid coverage. The short answer—YES!

Want to know more? Keep reading!

The Basics

Medical Assistance coverage for children actually falls into two main categories—coverage under Title XIX (Medicaid) and coverage under Title XXI (Children's Health Insurance Program). Which category a child is covered under is dependent on their income.



Title XIX, a.k.a. Medicaid

Medicaid (Title XIX) covers children even if they have primary health insurance coverage from another source. This means that children who qualify for coverage under Title XIX can have private health insurance coverage **and** Medicaid.

So which children are eligible?

- P06—Newborns of Eligible Mothers and children under 1 are covered up to 199% FPL
- P07—Children 1 up to 6 years old, 143% FPL; and 6 up to 19 years old, 138% FPL
- F98—Children 19 & 20 years old, up to 123% FPL
- A03—New, Parents and Caretaker Relatives (includes children 19 & 20 years old), 124-138% FPL

Remember, when a person has both private insurance coverage and Medicaid, Medicaid will be considered the payer of last resort. This means that Medicaid will only pay for services not covered by the private insurer.

Title XXI, a.k.a. MCHP and MCHP Premium

Title XXI covers children who are eligible for the Children's Health Insurance Program. In Maryland, the Children's Health Insurance Program is called (you'll never guess this one!) the Maryland Children's Health Program, a.k.a. MCHP. Children are *not* eligible for MCHP or MCHP Premium if they have other health insurance, even if they meet the other eligibility requirements.

MCHP

MCHP provides access to health insurance coverage for higher income uninsured children up to age 19 through the Maryland Managed Care Program, HealthChoice. MCHP does *not* require the payment of a premium.

MCHP coverage groups:

- P13—Children 1-19 years old with income over 138% FPL up to 189% FPL
- P14—Children under 19 years old with income between 190% FPL and 211% FPL

MCHP Premium

MCHP Premium is low-cost health insurance coverage for higher income children up to age 19. MCHP Premium provides access to health insurance coverage for eligible uninsured children through the Maryland Managed Care Program, HealthChoice, for a modest monthly premium. (Yes, that's why it's called MCHP *Premium*!)

MCHP Premium coverage groups:

- D02—Children under 19 with income between 212% FPL and 264% FPL
- D04—Children under 19 with income between 265% FPL and 322% FPL



Some Important Fine Print:

What happens when a child has other health insurance that doesn't qualify as minimum essential coverage (MEC)? Can the child qualify for Medicaid? What about MCHP/MCHP Premium?

Coverage that doesn't qualify as MEC does **not** impact a child's eligibility for benefits. Children with a health plan that doesn't qualify as MEC will be able to enroll in whichever program they qualify for—Medicaid, MCHP, or MCHP Premium.

Not sure what qualifies as minimum essential coverage? Check out *Issue 23: INSIDER'S EDGE: Don't forget your health insurance!*

One Last Thing

Don't forget, Medicaid covers adults who qualify *even if* they have other health insurance—this group includes pregnant women, adults under 65, and parents/caretaker relatives. Check out *Issue 51* for more details.

That's it for now! Have a question? Send it my way, dhmh.medicaidmarge@maryland.gov.